432 It has been observed that most business trans-
426 actions were done on credit. When the farmer went to town to receive payment for his paddy from the rice dealers, he would at the same time settle his accounts with the lumber yard and several dry-goods stores. So actually in many cases cash was not brought into the village except in limited amounts.

432 People do not like to carry a large amount of
[674] cash around in the village for inherent fear of robbery which rarely happens. Chinese rice dealers prefer to pay for the paddy they bought at their own home. If sellers insist that the money should be brought to them in the village, the dealers will break the total of say 5,000 baht into one or two thousand baht at each of three or four payments.

Villagers also do not like to keep a large amount of cash at home. In case the payment for paddy sold is to be made at the farmer's home, he would arrange for borrowers to come to his home at the same time so that the money will be immediately passed on to the others, thus avoiding risk involved in keeping cash. One of our sample operators said that he arranged a few years ago that a large sum of 10,000 baht be paid at his home so that he might pass the whole amount immediately to the owner of a parcel of land he agreed to buy. Everybody in his household was frantic when the money was received from the Chinese dealer but the